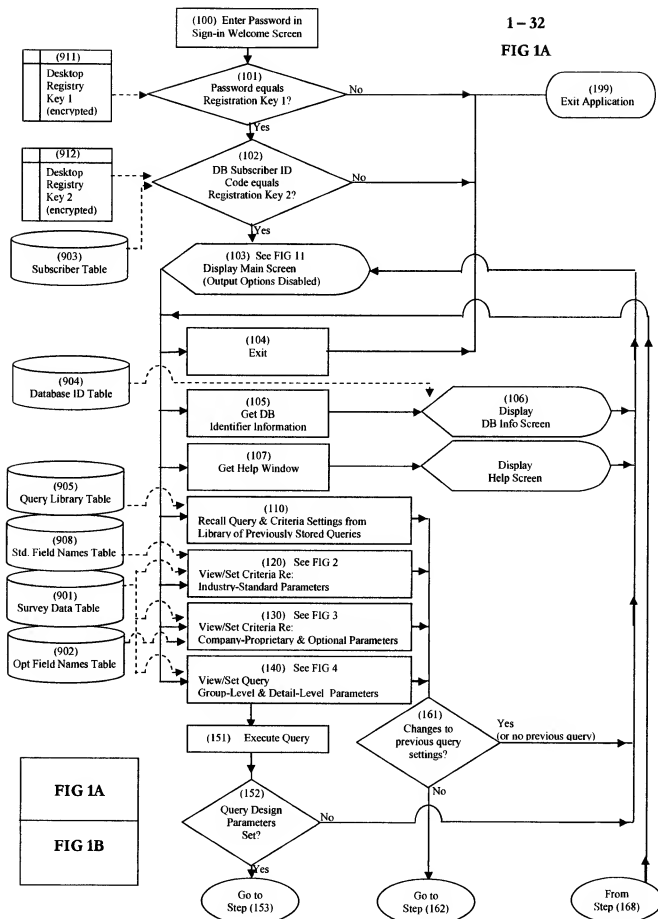


REPLACEMENT SHEET

1 - 32

FIG 1A



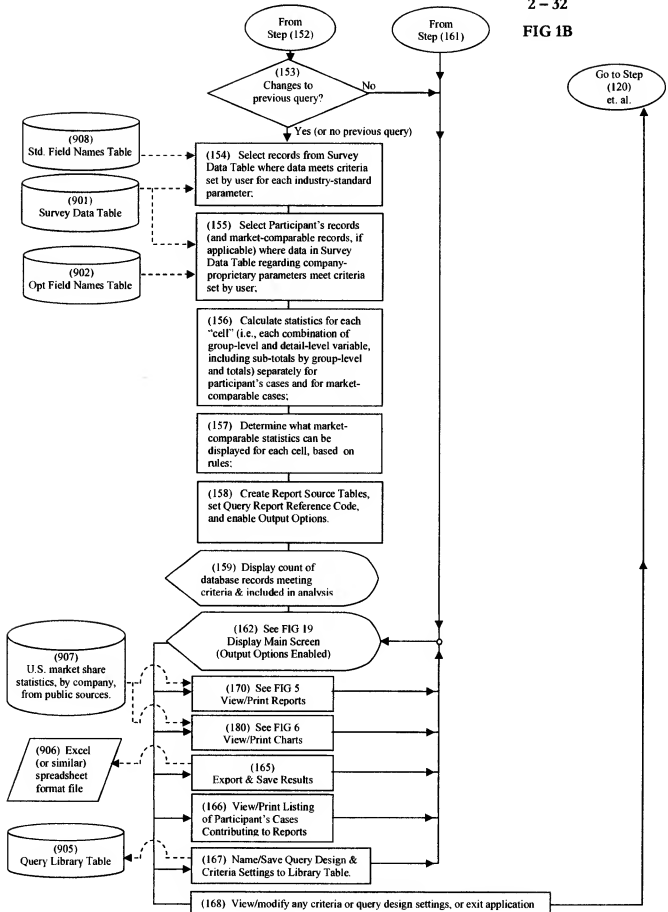


FIG 2

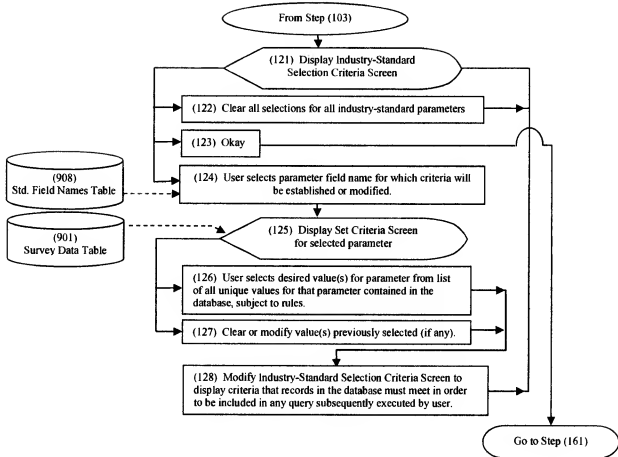
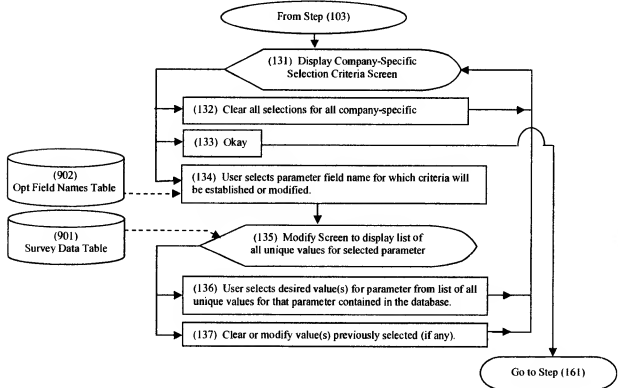
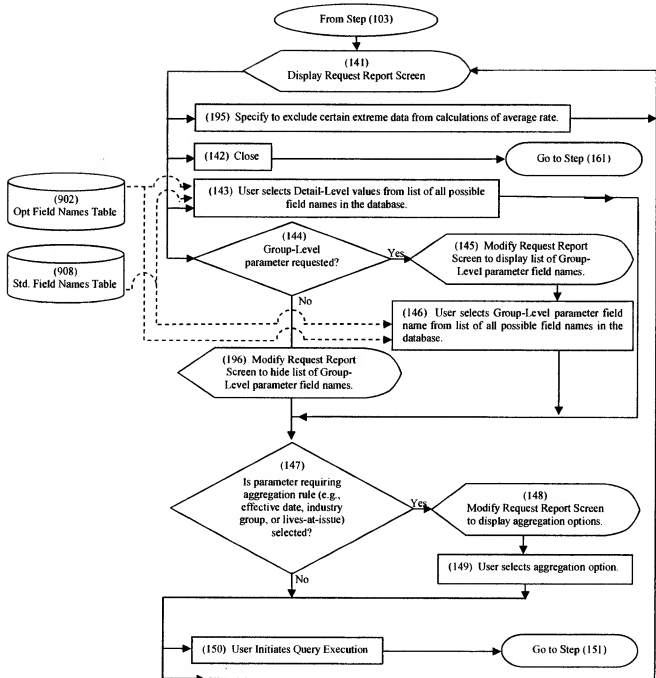


FIG 3



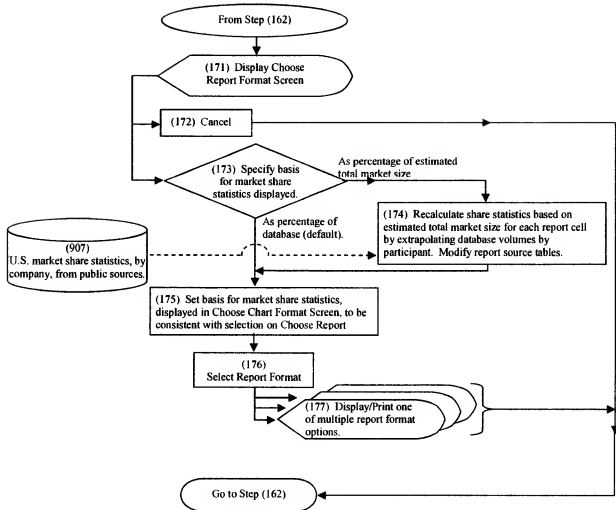
4 - 32

FIG 4



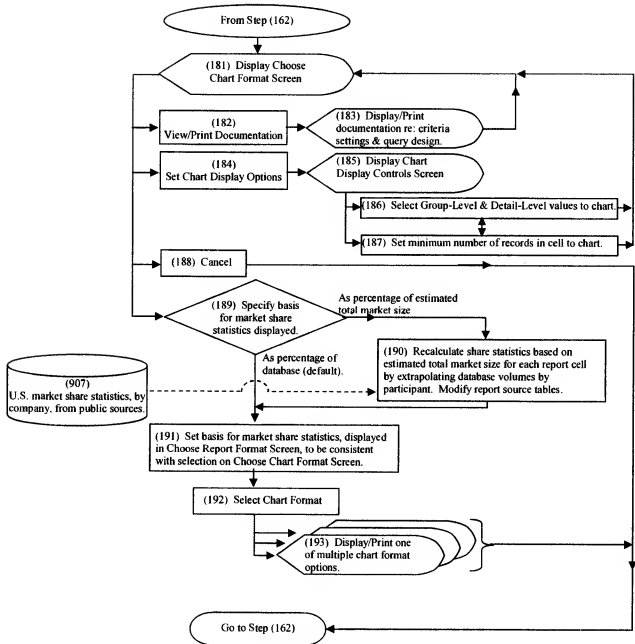
5 - 32

FIG 5



6 - 32

FIG 6



7 - 32

FIG 7

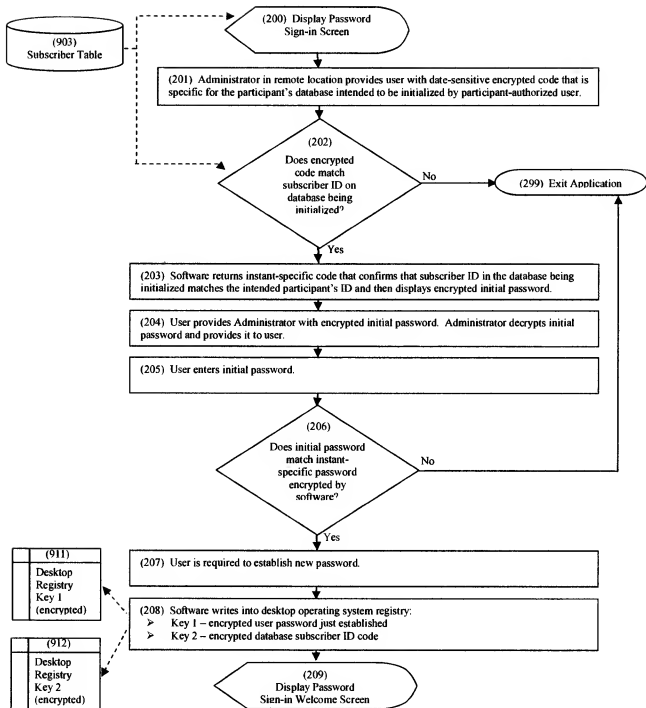
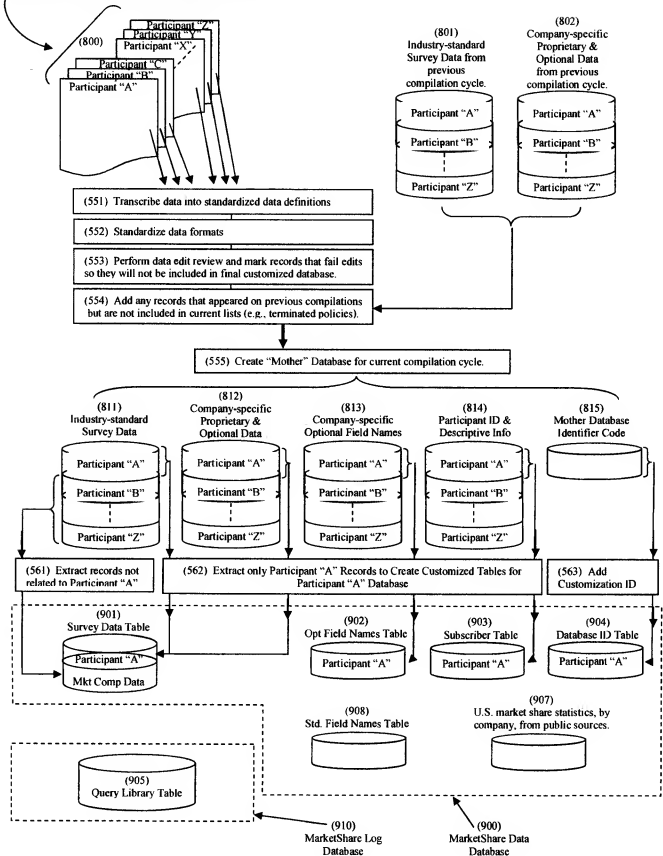


FIG 8

Records, in disparate formats from each participating company, of all sold policies or in-force policies satisfying criteria for inclusion in the database as of current date.



9 – 32

FIG 9

DESCRIPTIVE LEGEND: GRAPHICAL DRAWING SYMBOLS USED



Records in disparate formats, in document or electronic form.



Internal storage on client desktop computer.



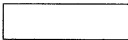
Data file in electronic spreadsheet format.



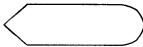
Direct-access data stored as tables in a secure database that can be read or written into only by the invention.



Decision



Action performed by user, or a process performed by the invention as a result of user action.



Display or update a screen image for user interaction.

10 - 32

Welcome to Group MarketShare's

LTD Market Share & Rate Analysis Software

Developed for: Pinnacle Life & Casualty

Enter Password:

Software and Statistics Database are Property of Group MarketShare, LLC
Intended for the Sole Use of Pinnacle Life & Casualty

FIG 10

LTD Market Share & Rate Resource
Powered by Group MarketShare, LLC

Set Criteria for Cases to be Included in Your Analysis:

☐ Set Industry-Standard Criteria

☐ Set Company-Specific Criteria

Define the Parameters Included in Your Analysis:

☐ Design/Run Query

Generate Output:

☐ View/Print Reports

☐ View/Print Graphs

☐ Export Detail to Excel

☐ View/Print Case Listing

Query Library:

☐ Add Current Query to Library

☐ Recall Saved Query from Library

FIG 11

Copyright (c) 2003 Group MarketShare, LLC All Rights Reserved

Database Created For: Pinnacle Life & Casualty

Update Cycle: 1Q03

Source Database ID: 37-783-6546

Client Production ID: 783-70-V2.15

This Group MarketShare database and software is intended for the sole use of Pinnacle Life & Casualty, its officers and employees. Use of the database and software is subject to strict confidentiality provisions included in the Participation Agreement. Users are under a duty not to disclose or describe to any third party (including consultants, reinsurers, independent contractors or other companies) information generated from this data or by this software without prior written approval from Group MarketShare, LLC. This includes, without limitation, any market statistics, reports, charts and product technical information.

FIG 12

11 - 32

FIG 13

Select a Stored Query:

Date	Ref Code	Query Description
6/30/2003	ZD292	Selected SIC Sectors in Large Midwest MSAs
6/30/2003	YU354	Selected SICs within Selected MSAs
3/2/2003	GM014	Max Benefit Amt for Health Services
3/2/2003	GM013	Sales Region for Selected SIC Sectors
3/2/2003	GM012	Computer-Related SICs in Selected States
3/2/2003	GM011	Rate Structure by Elim Period & Ben Percent

Find Delete Select Close

(326) (325) (327)

FIG 14

Set Criteria for Cases Included in Report:

Effective Dates: Beginning and Ending (inclusive)

Plan Characteristics:

Benefit Percentage

Max Benefit Period

Max Benefit Amount: to

SS Integration

Own Occ Period

Elim Period

Contributory

Min Benefit Amount

Product Type

Policy Status

Demographic Characteristics:

No. Lives at Issue: to

State(s)

MSA(s)

Industry Group(s)

True Group (Default)

All Sold Cases (Default)

Help

Okay Reset All

(332a) (332b) (330a) (330b) (331a) (331b) (334) (333)

12 - 32

FIG 15

Select Industry Codes you want to include in your analysis:

(340) — SIC Detail Level —

☒ SIC Designation (XXXX)
☐ SIC Sector (XX - -)
☐ SIC Major Category (X - - -)

Click on the industries that you want to include. De-select an industry by clicking it again. (341)

8661 Religious Organizations
 8699 Membership Organizations, NEC
 8711 Engineering Services
 8712 Architectural Services
 8713 Surveying Services
 8721 Accounting, Auditing, and Bookkeeping Services
 8731 Commercial Physical and Biological Research

FIG 16

Set Criteria for Cases Included in Report:

Effective Dates: Beginning and Ending (inclusive)

Plan Characteristics:	Demographic Characteristics:
Benefit Percentage: 60%, 66.7%	No. Lives at Issue: <input type="text" value="10"/> to <input type="text" value="250"/>
Max Benefit Period: 5Yrs, SSNRA, T65/5/T70, To 65	State(s): CA, GA, IL, MA
Max Benefit Amount: <input type="text" value="\$5,000"/> to <input type="text" value="\$12,000"/>	MSA(s): Los Angeles-Riverside-Orange Chicago-Gary-Kenosha, IL-IN-WI Boston-Worcester-Lawrence, MA-NH-ME-CT Athens, GA
SS Integration: Primary Only, Full Family	Industry Group(s): 8711 Engineering Services 8712 Architectural Services 8721 Accounting, Auditing, and Bookkeep
Own Occ Period: 2Yrs Ben, 5Yrs Ben, Full Duration	
Elim Period: 90 Days, 180 Days	
<input type="text" value="Contributory"/>	
Min Benefit Amount: \$50, \$100	
Product Type: True Group, Voluntary	
<input type="text" value="Policy Status"/> All Sold Cases (Default)	

(335) (336) (337)

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FIG 17

Set Company-Specific Criteria for Cases Included in Report Help

Sales Region: Central East South West	Risk Class: Aggressive Favorable Neutral Watch	Sales Office: Atlanta Balt/Wash Boston Charlotte Chicago Dallas	(351)
Broker	Underwriter: Alexander, A Chambers, L Cloutier, S Halpernen, G Lungernan, V Mandel, R	Rating Year	

Okay Reset All

(350) (352) (353)

FIG 18

Report Design Parameters: Help

Group Level: MSA Code Remove Group Level

Report Detail Level: SIC Code
Sales Office
Sales Region
SIC Code
SIC Major Group

☒ Disregard extreme outliers for the purpose of calculating average rates. This option takes longer to calculate but generates smoother results.

Run Query Close

(362) (361) (360) (365) (363) (364)

14 - 32

FIG 19

The screenshot shows a software window titled "LTD Market Share & Rate Resource" with a subtitle "Powered by Group MarketShare, LLC". The interface is organized into several sections with checkboxes and descriptive text. Callout labels (312) through (319) point to specific elements: (312) points to the "Criteria in effect" text; (313) points to the "Current report is by SIC Code within Metro Area" text; (314) points to the "Report Reference Number is ZA60" text; (315) points to the "Generate Output:" section header; (316) points to the "View/Print Reports" checkbox; (317) points to the "View/Print Graphs" checkbox; (318) points to the "Export Detail to Excel" checkbox; (319) points to the "Add Current Query to Library" checkbox. At the bottom right are "Info", "Help", and "Exit" buttons.

LTD Market Share & Rate Resource
Powered by Group MarketShare, LLC

Set Criteria for Cases to be Included in Your Analysis:

☐ Set Industry-Standard Criteria
☐ Set Company-Specific Criteria

Define the Parameters Included in Your Analysis:

☐ Design/Run Query

Generate Output:

☐ View/Print Reports
☐ View/Print Graphs
☐ Export Detail to Excel
☐ View/Print Case Listing

Query Library:

☐ Add Current Query to Library
☐ Recall Saved Query from Library

Criteria in effect (312)

Current report is by SIC Code within Metro Area (313)

Report Reference Number is ZA60 (314)

Info **Help** **Exit**

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FIG 20

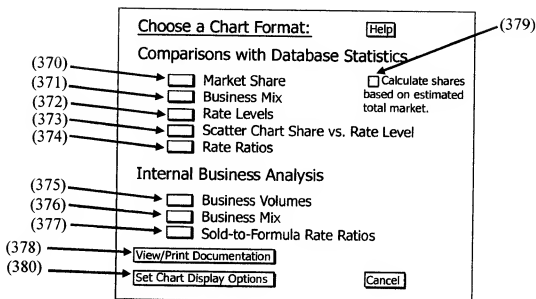
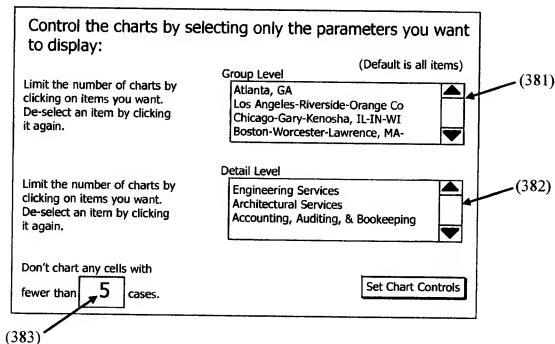


FIG 21



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FIG 22

Choose a Report Format:

(390) Compare Pinnacle Life & Casualty and Market Comparables within each detail group.

(391) Display information for Pinnacle Life & Casualty and Market Comparables separately.

(392) Display market share and rate levels for Pinnacle Life & Casualty relative to other database participants.

(393) ☐ Calculate shares based on estimated total market.

FIG 23

Set Query Description:

Ref Code Add a Descriptive Name for Your Query Here

(394) (395)

Welcome to
LTD Market Share and Rate Resource
 Powered by Group MarketShare, LLC

Drill Down for Market Data:
 Region Group Demographics
 Plan Feature Time Period

Analyze:
 Sales vs. Market Mix Market Trends
 Market Share Impact of Marketing Changes
 Competitive Rate Levels Price Sensitivity

Communicate:
 Powerful Chart Options Download Data
 Detailed Reports

Okay

FIG 24

Welcome to Group MarketShare's
LTD MarketShare and Rate Analysis Software
 Developed for Pinnacle Life & Casualty (520)

Registration is required to run LTD Market Share & Rate Analysis Software on this PCI
 To register, call Group MarketShare, LLC at (207) 829-6755 to get (521)
 the proper registration codes to enter below:

Enter 1st code: 8025 (522) Continue ... (523)

Now tell Registration this code: **BY01K/U** (523)

Enter initial password: 11P0G3 (524) Change Password

Software and Statistics Database are Property of Group MarketShare, LLC
 Intended for the sole use of Pinnacle Life & Casualty

FIG 25

Set Password Form:

Establish a new password of between four and ten characters.

Re-enter Old Password: * * * * *

Enter New Password: * * * * *

Confirm New Password: * * * * *

Cancel Set Password (525)

FIG 26

18 - 32

FIG 27

Group MarketShare Long Term Disability Report Cover Page

Market Share and Relative Rate Level Statistics

Analysis By: SIC Code Within MSACode (401)

The Following Constraints Were Applied When Selecting Cases Included in this Report:

Effective Date Range: From 1/1/2001 To 6/1/2002 Case Size: From 10 To 250 Lives at Issue

Benefit Percentage: 60.0%; 66.7%

Max Benefit Period: SSNRA; T65/5Yr/T70; To Age 65

Max Benefit Amount: From \$3000 To \$12000

SS Integration Method:

Own Occ Period:

Elimination Period: 090; 180

Contributory Covg:

Min Benefit Amount:

Product Type: True Group

Policy Status: All Solid Cases

Administrative Svcs:

Industry Group(s):

7311: Advertising Agencies

7371: Computer Programming

8711: Engineering Services

8721: Accounting, Auditing, Bookkeeping Svcs

State(s): Boston-Worcester-Lawrence, MA-NH-ME-CT

MSA(s): Phoenix-Mesa, AZ

Monday, July 14, 2003

Report Reference Code: B0896

Strictly Confidential Information. Property of Pinnacle Life & Casualty

Page 1 of 2

Calculation of average rate statistics ignore extreme outlier cases (404)

(405) (403)

(402)

FIG 28

Monday, July 14, 2003

Report Reference Code: 80896

Property of Pinnacle Life & Casualty

Calculation of average rate statistics ignore extreme outlier cases

20 - 32

FIG 29

Group Long Term Disability Source Data Information for Pinnacle L&C														(433)	(434)
Data Grouped by: SIC Code Within MSACode														(431)	(432)
Data For:Pinnacle L&C															
MSACode Boston-Worcester-Lawrence, MA-NH-ME-CT															
MSACode Phoenix-Mesa, AZ															
MSACode > > > TOTALS															
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FIG 30

(435)

Group Long Term Disability Source Data Information for Pinnacle L&C Data Grouped by: SIC Code Within MSACode

		Number of Contributors	Cases	Lives	Sold	Annual Premium Formula	Ratio	Per Life	Mo CD Per Life	Sold	Avg Rate Formula	Ratio	Std Dev
Data For:Market Comparables													
MSACode Boston-Worcester-Lawrence, MA-NH-ME-CT													
7311: Advertising Agencies		<3		<5									
7371: Computer Programming Services		6	66	2,814		\$575,159		\$204	\$6,548		0.29%		0.11%
8711: Engineering Services		6	28	1,250		\$227,122		\$182	\$4,728		0.38%		0.15%
8721: Accounting, Auditing, and Bookkeeping Services		5	11	260		\$68,361		\$263	\$4,998		0.43%		0.13%
> > Group Totals		6	108	4,393		\$886,153		\$202	\$5,923		0.33%		0.13%
MSACode Phoenix-Mesa, AZ													
7311: Advertising Agencies		<3		<5									
7371: Computer Programming Services		3	12	527		\$109,900		\$209	\$5,604		0.30%		0.07%
8711: Engineering Services		<3		<5									
8721: Accounting, Auditing, and Bookkeeping Services		<3		<5									
> > Group Totals		4	18	679		\$140,209		\$206	\$5,650		0.32%		0.10%
MSACode > > > TOTALS													
7311: Advertising Agencies		<3		<5									
7371: Computer Programming Services		6	78	3,341		\$685,059		\$205	\$6,399		0.29%		0.10%
8711: Engineering Services		6	31	1,331		\$240,419		\$181	\$4,844		0.37%		0.15%
8721: Accounting, Auditing, and Bookkeeping Services		5	13	303		\$76,966		\$254	\$5,022		0.42%		0.13%
> > Group Totals		6	126	5,072		\$1,026,361		\$202	\$5,887		0.33%		0.13%

Monday, July 14, 2003

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Report Reference Code: B0896

Calculation of average rate statistics ignore extreme outlier cases

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FIG 31

Group Long Term Disability Source Data Information for Pinnacle L&C Data Grouped by: SIC Code Within MSACode

MSACode Boston-Worcester-Lawrence, MA-NH-ME-CT									
			Number of		Annual Premium		Avg Rate		Std Dev
			Contributors	Cases	Lives	Sold	Formula	Ratio	Formula
7311: Advertising Agencies			Market Comparables	<3	<5				
7371: Computer Programming Services	Pinnacle L&C	2	87	\$24,588	\$28,536	\$283	\$7,080	0.34%	86.3%
	Market Comparables	6	66	\$2,814	\$575,159	\$204	\$6,548	0.29%	0.11%
	Pinnacle L&C	1	215	\$50,156	\$65,352	\$233	\$5,007	0.39%	0.51%
	Market Comparables	6	28	\$27,122		\$182	\$4,728	0.38%	76.7%
	Pinnacle L&C	2	43	\$10,570	\$13,344	\$246	\$4,414	0.51%	0.17%
8721: Accounting, Auditing, and Bookkeeping Services	Market Comparables	5	11	260	\$68,381	\$263	\$4,998	0.43%	81.1%
	Pinnacle L&C	5	345	\$85,314	\$107,232	\$247	\$5,456	0.41%	81.9%
	Market Comparables	6	108	\$886,153		\$202	\$5,923	0.33%	0.13%
MSACode Phoenix-Mesa, AZ									
7311: Advertising Agencies			Market Comparables	<3	<5				
7371: Computer Programming Services	Pinnacle L&C	1	105	\$18,668	\$19,668	\$177	\$6,982	0.21%	94.7%
	Market Comparables	3	12	527	\$109,900	\$209	\$5,604	0.30%	0.07%
8711: Engineering Services			Market Comparables	<3	<5				
8721: Accounting, Auditing, and Bookkeeping Services	Pinnacle L&C	1	25	\$5,282	\$5,916	\$211	\$5,986	0.29%	89.3%
	Market Comparables	<3	<5						
	Pinnacle L&C	2	130	\$23,913	\$25,584	\$184	\$6,791	0.25%	91.5%
> > Group Totals	Market Comparables	4	18	679	\$140,209	\$206	\$5,650	0.32%	0.10%

Monday, July 14, 2003

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Report Reference Code: B0896

Calculation of average rate statistics ignore extreme outlier cases

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FIG 32

(442)

Group Long Term Disability Source Data Information for Pinnacle L&C Data Grouped by: SIC Code Within MSACode

MSACode	Contributors	Cases	Lives	Annual Premium			Mo CP Per Life	Avg Rate		Std Dev
				Sold	Formula	Ratio		Sold	Formula	
7311: Advertising Agencies	Market Comparables	<3	<5							
7371: Computer Programming Services	Pinnacle L&C	3	192	\$43,218	\$48,204	89.7%	\$225	\$7,027	0.29%	0.08%
	Market Comparables	6	78	\$685,059			\$205	\$6,399	0.29%	0.10%
8711: Engineering Services	Pinnacle L&C	6	1	\$50,156	\$65,352	76.7%	\$233	\$5,007	0.39%	0.15%
	Market Comparables	6	31	\$240,419			\$181	\$4,844	0.37%	0.13%
8721: Accounting, Auditing, and Bookkeeping Services	Pinnacle L&C	5	3	\$15,852	\$19,260	82.3%	\$233	\$4,992	0.44%	0.17%
	Market Comparables	5	13	\$76,966			\$254	\$5,022	0.42%	0.13%
> > Group Totals	Pinnacle L&C	6	7	\$109,227	\$132,816	82.2%	\$230	\$5,821	0.27%	0.13%
	Market Comparables	6	126	\$1,026,361			\$202	\$5,887	0.33%	0.11%

MSACode > > > TOTALS

Monday, July 14, 2003

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Report Reference Code: B0896

Calculation of average rate statistics ignore extreme outlier cases

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FIG 33

Group MarketShare Long Term Disability Chart Documentation Cover Page

(451) Market Share and Relative Rate Level Statistics

Analysis By: SIC Code Within MSA Code

The Following Constraints Were Applied When Selecting Cases Included in this Report:

Effective Date Range:	From 1/1/2001 To 6/1/2002	Case Size: From 10 To 250	Lives at Issue
Benefit Percentage:	60.0%; 66.7%	Avg. Covered Pay:	
Max Benefit Period:	SSNRA; T65/5Yr/T70; To Age 65	State(s):	
Max Benefit Amount:	From \$3000 To \$12000	MSA(s):	Boston-Worcester-Lawrence, MA-NH-ME-CT Phoenix-Mesa, AZ
SS Integration Method:			
Own Occ Period:	090; 180	Industry Group(s):	
Elimination Period:		7311: Advertising Agencies	
Contributory Covg:		7371: Computer Programming	
Min Benefit Amount:		8711: Engineering Services	
Product Type:	True Group	8721: Accounting, Auditing, Bookkeeping Svcs	(453)
Policy Status:	All Solid Cases		
Administrative Svcs:			

(452) Strictly Confidential Information. Property of Pinnacle Life & Casualty

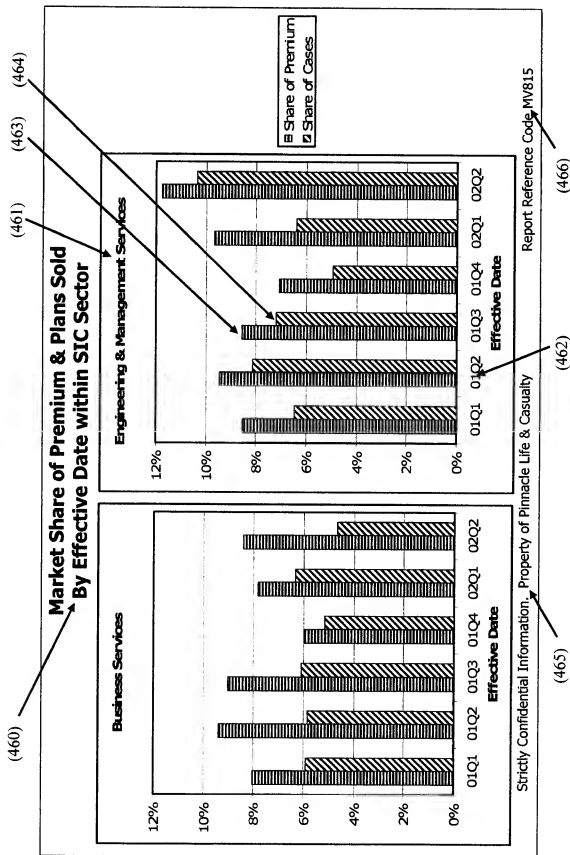
Report Reference Code: B0896 Calculation of average rate statistics ignore extreme outlier cases

Page 1 of 1

(454) (455)

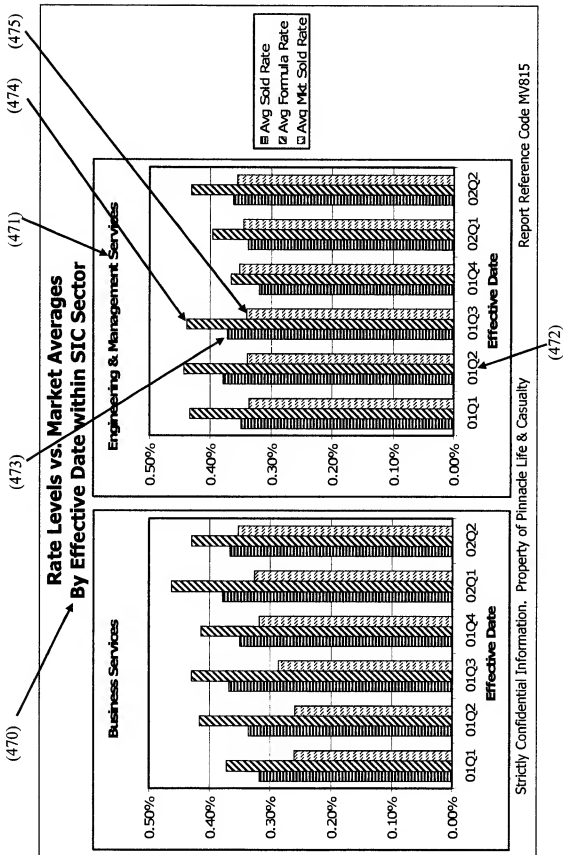
25 - 32

FIG 34



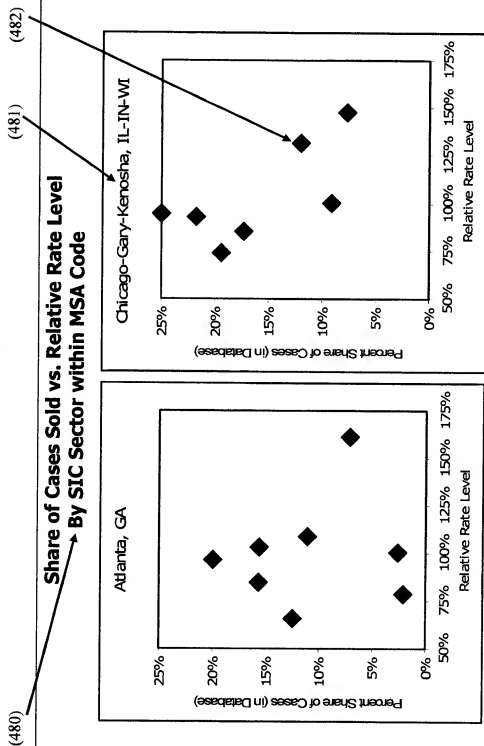
26 - 32

FIG 35



27 - 32

FIG 36

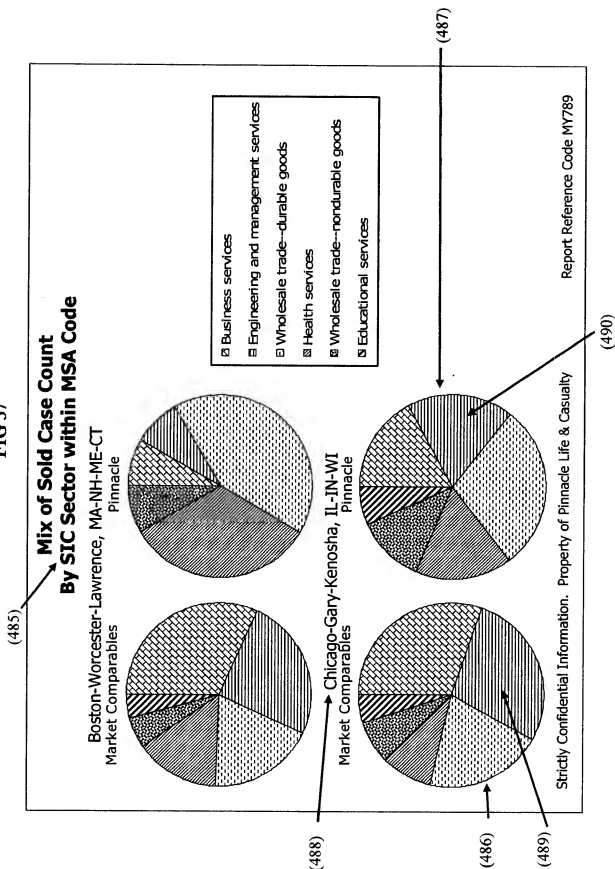


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Report Reference Code MQ745

28 - 32

FIG. 37



29 - 32

FIG 38

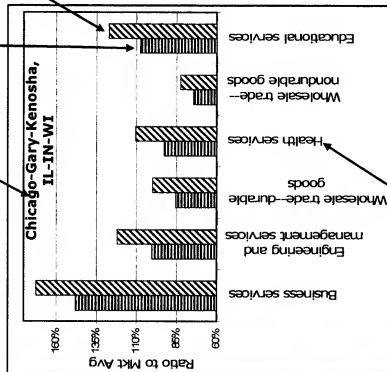
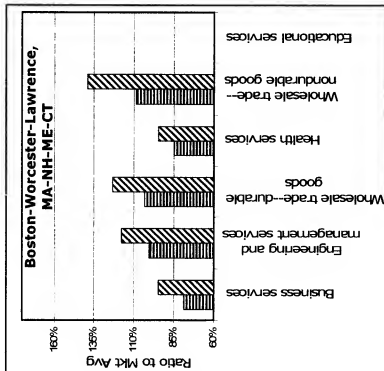
(491)

**Rate Ratios to Market Averages
By SIC Sector within MSA Code**

(492)

(494)

(495)



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Report Reference Code MY789

(493)

30 - 32

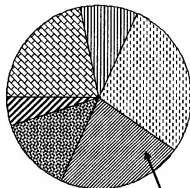
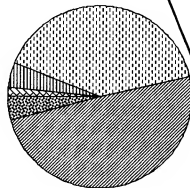
FIG. 39

**Mix of Business Premium
By SIC Sector within MSA Code**

(496)

Boston-Worcester-Lawrence,
MA-NH-ME-CT

Chicago-Gary-Kenosha,
IL-IN-WI



- ▨ Business services
- ▨ Engineering and management services
- ▨ Wholesale trade—durable goods
- ▨ Health services
- ▨ Wholesale trade—nondurable goods
- ▨ Educational services

(497)

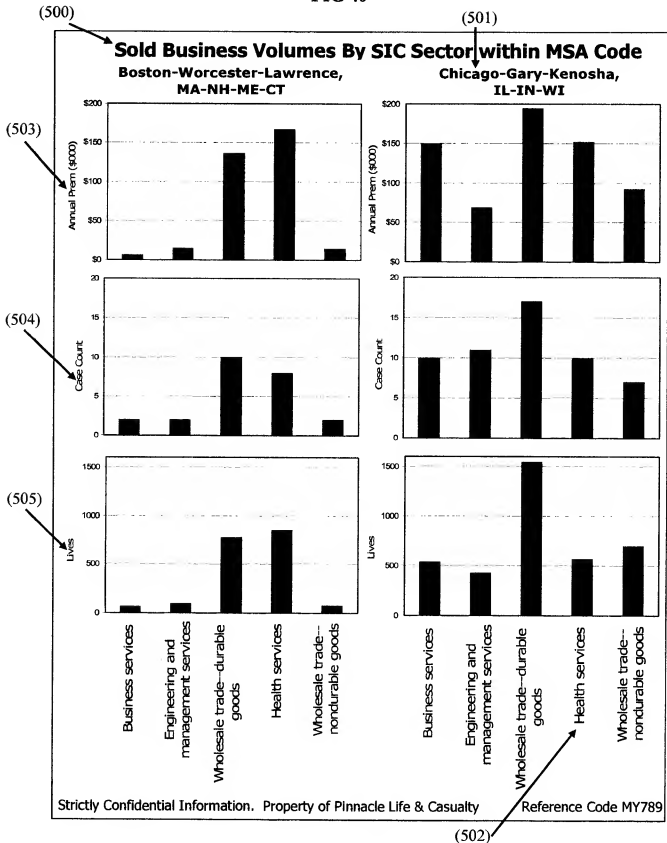
(498)

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Report Reference Code MY789

31 - 32

FIG 40



32 - 32

FIG 41

